Amendments to the Claims

This listing of claims will replace all prior versions, and listings, of claims in the application.

Listing of Claims:

1-25. (cancelled)

26.   (Currently amended) A method of using a computer system to facilitate a closing of a real estate transaction, comprising:

receiving real estate transaction information for the real estate transaction;

wherein the real estate transaction information comprises information identifying a first party to the transaction and information identifying a property of the real estate transaction;

outputting for review by the first party a preliminarily compiled at least one form electronic document to be used in the real estate transaction, wherein the form electronic document is compiled with at least some of the real estate transaction information;

receiving an electronic signature indicating approval of the preliminarily compiled at least one form electronic document by the first party;

maintaining one or more conditions required to close the real estate transaction;

maintaining a status of the one or more conditions;

maintaining one or more financing terms associated with a loan to be obtained at the closing of the real estate transaction;

maintaining payment amounts to be made to one or more entities who are not a party to the real estate transaction;

receiving a ~~digitally scanned~~ digital image of at least one ancillary document, and ~~outputting said at least one ancillary document in conjunction with a finally compiled said preliminary compiled at least one form electronic document integrating a signature into said preliminary compiled at least one form electronic document.~~

maintaining electronic closing documents for the real estate transaction that comprise:

said at least one ancillary document;

said preliminary compiled at least one form electronic document with an electronic signature; and

one or more documents sufficient to contractually bind the first party to the real estate transaction.

27.   (Currently amended) The method of claim 26, ~~wherein the real estate transaction information is party information identifying a party to the real estate transaction~~ further comprising maintaining information of a date for disbursing funds and wherein the date is subsequent to a closing date of the real estate transaction.

28.   (Currently amended) The method of claim 26, wherein the ~~real estate transaction information is property information identifying the property involved in the real estate transaction~~ first party comprises a buyer of the property and the real estate transaction information further comprises information identifying a seller of the property.

29.   (Currently amended) The method of claim 26, ~~wherein the real estate transaction information is financial information relating to financing of the real estate transaction~~ further comprising maintaining information identifying a method of disbursing funds to at least one party to the real estate transaction.

30.   (Currently amended) The method of claim 26, wherein the electronic signature is integrated into the ~~finally~~ preliminarily compiled at least one form electronic document ~~is~~ and comprises a handwritten signature.

31.   (Currently amended) The method of claim 26, wherein the real estate transaction ~~is~~ comprises a sale of ~~the~~ property.

32.   (Currently amended) The method of claim 26, wherein the real estate transaction ~~is~~ comprises a ~~real estate financing~~ closing of a mortgage on the property.

33.   (Currently amended) The method of claim 26, wherein ~~the real estate transaction involves insuring property~~ at least one of the one or more conditions comprises completion of a survey.

34.   (Currently amended) The method of claim 26, wherein the real estate transaction ~~is~~ comprises a sale of a loan to mortgage investors.

35.   (Currently amended) The method of claim 27, wherein the first party to the real estate transaction ~~is~~ comprises a buyer.

36.   (Currently amended) The method of claim 27, wherein the first party to the real estate transaction ~~is~~ comprises a seller.

37.   (Currently amended) The method of claim 27, wherein the first party to the real estate transaction ~~is~~ comprises a borrower.

38.   (Currently amended) The method of claim 27, wherein the first party to the real estate transaction ~~is~~ comprises a lender.

39.   (Currently amended) The method of claim 27, wherein the first party to the real estate transaction ~~is~~ comprises a mortgage investor.

40.   (Currently amended) The method of claim 31, wherein said ~~finally~~ preliminarily compiled at least one form electronic document ~~is~~ comprises a document needed to pass title of said property.

41.   (Currently amended) The method of claim ~~29~~ 26, wherein ~~said financial information~~ said one or more financing terms comprises loan information identifying at least one financial institution lending funds for the real estate transaction.

42.   (Currently amended) The method of claim 26, ~~wherein~~ further comprising outputing said ~~at least one ancillary document in conjunction with said at least one finally compiled at least one form document comprises transmitting~~ electronic closing documents ~~by means of~~ via a global electronic communications network.

43.   (Previously presented) The method of claim 26, wherein said preliminarily compiled at least one form electronic document is displayed at a plurality of locations.

44.   (Previously presented) The method of claim 43, wherein said preliminarily compiled at least one form electronic document is displayed using a global electronic communications network.

45.   (Currently amended) The method of claim 26, wherein said ~~finally~~ preliminarily compiled at least one form electronic document is required by at least one of a federal, state or local ~~governments~~ government with ~~power~~ authority to regulate the sale or transfer of real estate property.

46.   (Currently amended) The method of claim 26 wherein said ~~finally~~ preliminarily compiled at least one form electronic document comprises a negotiable financial instrument.

47.   (Previously presented) The method of claim 26, wherein the electronic signature comprises a digital signature.

48.   (Previously presented) The method of claim 47, wherein the digital signature is encrypted.

49.   (Currently amended) The method of claim 26, wherein the preliminary compiled at least one form electronic document is output to a display comprises a Truth in Lending document.

50.   (Currently amended) The method of claim 30, wherein the handwritten signature is comprises a scanned image.

51.   (Currently amended) The method of claim 26, wherein the ancillary document is input as an electronic image preliminary compiled at least one form electronic document comprises a HUD-1 document.

52.   (Currently amended) The method of claim 51 26, wherein the ancillary document is received as an electronic image of a paper document and the electronic image is comprises a pdf file.

53.   (Currently amended) The method of claim 51 26, wherein the ancillary document is received as an electronic image via is a facsimile transmission.

54.   (Currently amended) The method of claim 26, wherein the further comprising outputting of the ancillary document in conjunction with the finally compiled document is said electronic closing documents via an electronic exchange of data.

55.   (Previously presented) The method of claim 54, wherein the electronic exchange of data uses Extensible Markup Language.

56.   (Currently amended) The method of claim 26, ~~wherein the outputting of the ancillary document in conjunction with the finally compiled document is an electronic~~ further comprising electronically filing <u>at least a portion of the electronic closing documents</u>.

57.   (Previously presented) The method of claim 56, wherein the electronic filing is filed with a governmental agency.

58.   (Currently amended) The method of claim ~~56~~ <u>26</u>, wherein ~~the electronic filing is filed with a governmental repository~~ <u>said preliminarily compiled form electronic document comprises a disclosure document</u>.

59.   (Currently amended) The method of claim 26, further comprising:
        accessing an information database with <u>the</u> previously stored real estate transaction information.

60.   (Currently amended) The method of claim ~~59~~ <u>26</u>, ~~wherein the information database is a sub-servicer database~~ <u>further comprising maintaining information of one or more sub-servicers involved in the real estate transaction</u>.

61.   (Currently amended) The method of claim ~~59~~ <u>26</u>, wherein ~~the information database is an employee database~~ <u>said preliminarily compiled form electronic document comprises a document required by a lender to close the real estate transaction</u>.

62.   (Previously presented) The method of claim 26, wherein said preliminarily compiled at least one form electronic document is displayed to a plurality of parties.

63.   (Currently amended) The method of claim 26, ~~wherein the~~ further comprising outputting ~~of~~ the electronic closing documents via ~~ancillary document in conjunction with the finally compiled document is~~ an electronic transmission ~~of data to a document custodian for storage~~.

64.   (Currently amended) A method of using a computer system to facilitate a closing of a real estate transaction, comprising:

~~inputting~~ receiving real estate transaction information for the real estate transaction;

wherein the real estate transaction information comprises information identifying a first party to the transaction and information identifying a real estate property of the transaction;

wherein the first party comprises a party obtaining a real estate loan from a lender at the closing;

wherein the real estate transaction information comprises information relating to a plurality of terms of the loan;

wherein a form document comprises at least one of a HUD-1 document, a Truth in Lending document, and a document required by the lender to close the loan;

maintaining one or more conditions required to close the real estate transaction;

maintaining a status of the one or more conditions;

maintaining payment amounts to be made to one or more entities who are not a party to the real estate transaction;

maintaining information of one or more sub-servicers involved in the real estate transaction;

preliminarily compiling the form document with at least some of the real estate transaction information;

outputting the preliminarily compiled form document to a display for review by the first party;

~~indicating~~ receiving an indication of approval with an electronic signature of the first party of a ~~the~~ preliminarily compiled ~~at least one~~ form ~~electronic~~ document ~~to be used in the real estate transaction, wherein the form is compiled with at least some of the real estate transaction information~~;

~~inputting~~ receiving a ~~digitally scanned~~ digital image of at least one ancillary document, and

~~outputting said at least one ancillary document in conjunction with a finally compiled said preliminary compiled at least one form electronic document integrating a signature into said preliminary compiled at least one form electronic document.~~

maintaining electronic closing documents for the real estate transaction that comprise:

said at least one ancillary document;

said preliminary compiled form electronic document with an electronic signature; and

one or more documents sufficient to contractually bind the first party to the real estate transaction.

65.   (Currently amended) A method of using a computer system to facilitate a closing of a real estate transaction, comprising:

receiving real estate transaction information for a real estate transaction;

wherein the real estate transaction information comprises information identifying a first party to the transaction and information identifying a property of the real estate transaction;

wherein the first party comprises a party obtaining a real estate loan from a lender at the closing;

wherein the real estate transaction information comprises information of a plurality of terms of the loan;

accessing a plurality of ~~electronic~~ form electronic documents at least one of which is to be used in the real estate transaction;

wherein the form electronic document to be used in the real estate transaction comprises at least one of a HUD-1 document and a Truth in Lending document;

maintaining one or more conditions required to close the real estate transaction;

maintaining a status of the one or more conditions;

maintaining payment amounts to be made to one or more entities who are not a party to the real estate transaction;

maintaining information of one or more sub-servicers involved in the real estate transaction;

preliminarily compiling ~~at least one~~ the form electronic document to be used in the real estate transaction with at least some of the real estate transaction information;

outputting said preliminarily compiled ~~at least one~~ form electronic document;

wherein said outputting is for review of the preliminary compiled form electronic document by the first party to the real estate transaction;

receiving an electronic signature indicating approval of said preliminarily compiled ~~at least one~~ form electronic document,

finally compiling said preliminary compiled ~~at least one~~ form electronic document by integrating a signature into the preliminary compiled at least one form electronic document;

receiving a ~~digitally scanned~~ digital image of at least one ancillary document, and

~~outputting said at least one ancillary document in conjunction with said at least one finally compiled at least one form document.~~

maintaining electronic closing documents for the real estate transaction that comprise:

said at least one ancillary document; and

said finally compiled at least one form electronic document.

66. (Currently amended) The method of claim 65, wherein said preliminarily compiled ~~at least one~~ form ~~electronic~~ document is displayed at a plurality of locations.

67. (Previously presented) The method of claim 65, wherein the electronic signature comprises a digital signature.

68. (Currently amended) The method of claim 65, ~~wherein the ancillary document is input as an electronic image~~ further comprising maintaining information of a date for disbursing funds and wherein the date is subsequent to a closing date of the real estate transaction.

69. (Currently amended) The method of claim 65, ~~wherein the~~ further comprising outputting ~~of the ancillary document in conjunction with the finally compiled document is an electronic exchange of data~~ the electronic closing documents via an electronic transmission.

70. (Currently amended) The method of claim 65, wherein ~~the outputting of the ancillary document in conjunction with~~ the finally compiled form electronic document ~~is an electronic filing~~ comprises a negotiable financial instrument.

71. (Currently amended) The method of claim 65, further comprising:

~~accessing an information database with previously stored real estate transaction information~~

maintaining information identifying a plurality of lenders.

72.   (Currently amended) A method of using a computer system to facilitate a real estate transaction comprising:

~~inputting~~ receiving real estate transaction information for the real estate transaction;

wherein the real estate transaction information comprises information identifying a first party to the transaction and information identifying a real estate property of the transaction;

wherein the first party comprises a party obtaining a real estate loan from a lender at the closing;

wherein the real estate transaction information comprises information relating to a plurality of terms of the loan;

maintaining one or more conditions required to close the real estate transaction;

maintaining a status of the one or more conditions;

maintaining information of one or more sub-servicers involved in the real estate transaction;

preliminarily compiling a form electronic document with at least some of the real estate transaction information;

presenting the preliminarily compiled form electronic document to the first party;

receiving an electronic signature indicating approval of the preliminarily compiled form electronic document by the first party;

~~indicating approval with an electronic signature of a preliminarily compiled at least one form electronic document to be used in the real estate transaction, wherein the form is compiled with at least some of the inputted real estate transaction information;~~

~~inputting~~ receiving a ~~digitally scanned~~ digital image of at least one ancillary document, and

~~electronically filing said at least one ancillary document in conjunction with a finally compiled said preliminary compiled at least one form electronic document integrating a signature into said preliminary compiled at least one form electronic document~~

maintaining electronic closing documents for the real estate transaction that comprise:

said at least one ancillary document;

said preliminary compiled at least one form electronic document with an electronic signature; and

one or more documents sufficient to contractually bind the first party to the real estate transaction.

73.   (Currently amended) The method of claim 72, ~~wherein the electronic filing is a document using Extensible Markup Language~~ further comprising outputting the electronic closing documents via an electronic transmission.

74.   (Currently amended) The method of claim ~~72~~ 73, wherein said outputting comprises an ~~the~~ electronic filing ~~is an electronic image~~.

75.   (Currently amended) The method of claim ~~74, wherein the electronic image is a pdf file~~ 72, further comprising maintaining information of a date for disbursing funds and wherein the date is subsequent to a closing date of the real estate transaction.

76.   (Currently amended) The method of claim 72, wherein ~~the electronic filing is filed with a governmental agency~~ said preliminary compiled at least one form electronic document comprises a negotiable financial instrument.

77. (Currently amended) The method of claim 72, wherein the ~~electronic filing is filed with a governmental repository~~ the closing of the real estate transaction comprises closing the loan and loan comprises a mortgage on the property.

78. (Currently amended) A method of using a computer system to facilitate a closing of a real estate transaction, comprising:

receiving real estate transaction information for the real estate transaction;

wherein the real estate transaction information comprises information identifying a first party to the transaction;

wherein the first party comprises a party obtaining a real estate loan from a lender at closing;

wherein the real estate transaction information comprises information relating to a plurality of terms of the loan;

maintaining one or more conditions required to close the real estate transaction;

maintaining a status of the one or more conditions;

preliminarily compiling a form electronic document with at least some of the real estate transaction information;

presenting the preliminarily compiled form electronic document to the first party;

~~outputting a preliminarily compiled at least one form electronic document to be used in the real estate transaction, wherein the form is compiled with at least some of the real estate transaction information;~~

receiving an electronic signature indicating approval of the preliminarily compiled at least one form electronic document;

receiving a ~~digitally scanned~~ digital image of at least one ancillary document, and ~~electronically filing said at least one ancillary document in conjunction with a finally compiled said preliminary compiled at least one form electronic document integrating a signature into said preliminary compiled at least one form electronic document.~~

maintaining electronic closing documents for the real estate transaction that comprise:

said at least one ancillary document; and

said preliminary compiled at least one form electronic document with an electronic signature.

79.   (Currently amended) The method of claim 78, <u>further comprising outputting the electronic closing documents via an electronic transmission</u> ~~wherein the electronic filing is a document~~ using Extensible Markup Language.

80.   (Currently amended) The method of claim 78, ~~wherein the electronic filing is an electronic image~~ <u>further comprising electronic filing the electronic closing documents via an electronic transmission</u>.

81.   (Currently amended) The method of claim ~~80~~ <u>78</u>, wherein ~~the electronic image is a pdf file~~ <u>said preliminary compiled at least one form electronic document comprises a negotiable financial instrument</u>.

82.   (Currently amended) The method of claim ~~78~~ <u>80</u>, wherein the electronic filing is filed with a governmental agency.

83.   (Currently amended) The method of claim 78, ~~wherein the electronic filing is filed with a governmental repository~~ <u>further comprising maintaining information of a date for disbursing funds and wherein the date is subsequent to a closing date of the real estate transaction</u>.

84.   (Currently amended) A method of using a computer system to facilitate a <u>closing of a</u> real estate transaction<u>,</u> comprising:

receiving real estate transaction information for the real estate transaction;

wherein the real estate transaction information comprises information identifying a first party to the transaction;

wherein the first party comprises a party obtaining a real estate loan from a lender at the closing;

wherein the real estate transaction information comprises information relating to a plurality of terms of the loan;

maintaining payment amounts to be made to one or more entities who are not a party bound to the real estate transaction upon closing of the real estate transaction;

maintaining information of one or more sub-servicers involved in the real estate transaction;

calculating the funds to be transferred between the parties to the real estate transaction;

preliminarily compiling a funds document specifying funds to be transferred as part of the real estate transaction;

presenting the preliminarily compiled funds document to the first party;

receiving an electronic signature indicating approval of the preliminarily compiled funds document by the first party;

receiving a ~~digitally scanned~~ digital image of at least one ancillary document, and ~~outputting said at least one ancillary document in conjunction with a finally compiled funds document integrating a signature into said preliminary compiled funds document.~~

maintaining electronic closing documents for the real estate transaction that comprise:

said at least one ancillary document;

said preliminary compiled funds document with an electronic signature;

and

one or more documents sufficient to contractually bind the first party to the
real estate transaction.

85.   (Previously presented) The method of claim 84 further comprising:
generating a report that tracks the amount of funds to be disbursed between the
parties to the real estate transaction.

86.   (Currently amended) The method of claim 84, further comprising:
verifying that the received electronic signature is authorized to approve said
preliminarily compiled funds document maintaining information of a date for disbursing
the funds and wherein the date is subsequent to a closing date of the real estate
transaction

87.   (Currently amended) The method of claim 84, wherein the finally
preliminarily compiled funds document is comprises a negotiable financial instrument or
check.

88.   (Currently amended) The method of claim 84, wherein the finally
preliminarily compiled funds document facilitates a wire transfer of the specified funds.

89.   (Currently amended) A computer program product embodied on a
tangible computer readable medium for facilitating a closing of a real estate transaction,
comprising:
code to receive real estate transaction information for a real estate transaction;
wherein the real estate transaction information comprises information identifying
a first party to the transaction and information identifying a property of the real estate
transaction;

wherein the first party comprises a party obtaining a real estate loan from a lender at the closing;

wherein the real estate transaction information comprises information relating to a plurality of terms of the loan;

code to output a preliminarily compiled at least one form electronic document to be used in the real estate transaction, wherein the form is compiled with at least some of the real estate transaction information;

code to receive an electronic signature indicating approval of the preliminarily compiled at least one form electronic document;

code to receive a ~~digitally scanned~~ digital image of at least one ancillary document~~, and~~

~~code to output said at least one ancillary document in conjunction with a finally compiled said preliminary compiled at least one form electronic document integrating a signature into said preliminary compiled at least one form electronic document.~~

code to maintain one or more conditions required to close the real estate transaction;

code to maintain a status of the one or more conditions;

code to maintain information of one or more sub-servicers involved in the real estate transaction;

code to determine payment amounts to be made to one or more entities who are not a party to the real estate transaction;

code to maintain electronic closing documents for the real estate transaction that comprise:

said at least one ancillary document;

said preliminary compiled form electronic document with an electronic signature; and

one or more documents sufficient to contractually bind the first party to the real estate transaction.

90.   (Currently amended) The computer ~~readable medium~~ program product of claim 89, further comprising:

code to electronically ~~file the at least one ancillary document in conjunction with said at least one finally compiled at least one form document~~ transmit the electronic closing documents.

91.   (Currently amended) A computer program product embodied on a tangible computer readable medium for facilitating a closing of a real estate transaction, comprising:

code to receive real estate transaction information for a real estate transaction;

wherein the real estate transaction information comprises information identifying a first party to the transaction and information identifying a property of the real estate transaction;

wherein the first party comprises a party obtaining a real estate loan from a lender at the closing;

wherein the real estate transaction information comprises information relating to a plurality of terms of the loan;

code to preliminarily compile at least one form electronic document to be used in the real estate transaction with at least some of the real estate transaction information;

code to output said preliminarily compiled at least one form electronic document;

code to receive an indication of approval of said preliminarily compiled at least one form electronic document with an electronic signature,

code to finally compile said preliminary compiled at least one form electronic document by integrating a signature into the preliminary compiled at least one form electronic document;

code to maintain one or more conditions required to close the real estate transaction;

code to maintain a status of the one or more conditions;

code to determine payment amounts to be made to one or more entities who are not a party to the real estate transaction;

code to receive a ~~digitally scanned~~ digital image of at least one ancillary document, and

~~code to output said at least one ancillary document in conjunction with said at least one finally compiled at least one form document.~~

code to maintain electronic closing documents for the real estate transaction that comprise:

      said at least one ancillary document;

      said finally compiled form electronic document; and

      one or more documents sufficient to contractually bind the first party to the real estate transaction.

92.   (Currently amended) The computer ~~readable medium~~ program product of claim 91, further comprising:

code to electronically ~~file the at least one ancillary document in conjunction with said at least one finally compiled at least one form document~~ transmit the electronic closing documents.

93-103. Canceled.

104.   (New) The computer program product of claim 91, further comprising:

code to maintain information of a date for disbursing funds and wherein the date is subsequent to a closing date of the real estate transaction.

105.   (New) The computer program product of claim 91, wherein the first party comprises a buyer of the property and the real estate transaction information further comprises information identifying a seller of the property.

106.   (New) The computer program product of claim 91, further comprising:
code to maintain information identifying a method of disbursing funds to at least one party to the real estate transaction.

107.   (New) The computer program product of claim 91, wherein the closing of the real estate transaction comprises a closing of a mortgage on the property.

108.   (New) The computer program product of claim 91, wherein the closing of the real estate transaction comprises a closing of a sale of the property.

109.   (New) The computer program product of claim 91, further comprising:
code to output said electronic closing documents via the Internet.

110.   (New) The computer program product of claim 91, wherein the finally compiled at least one form electronic document comprises a negotiable financial instrument.

111.   (New) The computer program product of claim 91, wherein the finally compiled form electronic document comprises a Truth in Lending document.

112.   (New) The computer program product of claim 91, wherein the finally compiled form electronic document comprises a HUD-1 document.

113.   (New) The computer program product of claim 91, further comprising:

code to maintain information of one or more sub-servicers involved in the real estate transaction.